Greetings MASFAP Friends,

Conference season is in the air! I am writing this from chilly Minnesota where the MASFAA conference is in full swing. Missouri is well represented at this event, as well as through the MASFAA Board. In fact, Dr. Nick Prewett from University of Missouri is the current 2018 MASFAA President. Additionally, Samantha Matchefts is serving as the State Representative, Crystal Bruntz a delegate, Matthew Kearney the Membership Chair, and Dena Norris the Awards Chair. Others have given of their time and talent to moderate and/or present sessions during this conference. And as you will see in pictures from the Missouri dinner later in this newsletter, many of our colleagues are in attendance too!

This leads me to think about our upcoming MASFAP conference. I am so excited for you to experience the amazing conference that has been planned. Our Vice President, Alex Miller and the program committee crew have been hard at work in creating a dynamic and robust conference! You will find that the sessions will provide many opportunities to expand your knowledge and skills, grow as a leader, and take care of yourself. So don’t wait! If you have not done so yet, please register. And remember, if the Director registers, anyone else from the institution may register for free.

And most importantly, don’t forget to VOTE! Our conference lands on the General Election Day this year. It’s looking to be a close race between McCaskill and Hawley, so be sure you cast your absentee ballot now!

I look forward to seeing you in just a few short weeks!

Sincerely,

Kerry Hallahan
By Alex Miller—Vice President and Program Chair

What can I say... 11/5/2018 will be here before we know it.

The 2018 Program Committee cannot wait to see you all at the Lake. We have planned an informational, fun and enticing conference this year. We have something for everyone!! If you haven't registered to attend, please let me give you some examples of why you should:

- We focused on having sessions that range from beginner to expert, Business Office to HR office and everything in between.
- The nightly activities are inclusive and we hope EVERYONE will participate.
- There is ample opportunity for networking and learning from each other. Don’t forget your business cards!

We know this is a BUSY time in offices, but this conference will KEEP IT REAL. And it will give you the knowledge, power, and comfort to go back to your offices to hit the ground running.

I, personally, never knew how much planning and time went into planning a conference (man it is a lot of work). IT IS SO REWARDING!!! I can’t tell you all how proud I am of the work my committee has put in this year: I couldn’t ask for a better crew.

See you in 20 days!!

Side note: PLEASE REGISTER FOR THE CONFERENCE BY 10/29/2018!!
Meet us in Marbella!

Have fun playing bingo with your fellow MASFAPIANS and see who can yell BINGO first. Don’t forget to wear your neon colors so you will stand out (aka glow in the dark)!!

There is no cost to participate, just gather with your old and new MASFAP friends and colleagues.

**Fun Prizes**

**Creative Costumes Encouraged**

**Snacks provided & Cash Bar**

**Doors open at 7 PM!**

Should I bring money if I want to participate in some other games? **YES!**

We will play extra games (optional) in between bingo! **So yes, BRING MONEY!**

Proceeds will go towards our Charity, Ava's Grace
EAST MEETS WEST IN PENNY WARS!

PENNY WARS

DON’T FORGET
to bring your coins and paper dollars
(all proceeds collected go toward the MASFAP designated charity, Ava’s Grace.)

Your name tag will designate what team you are on; East (E) or West (W)
St. Louis/Columbia VS Springfield/Kansas City

A competition between the two teams, the team with the most “points” takes bragging rights!

Each PENNY is worth one point and counts “POSITIVELY” toward a group’s point total; each SILVER coin or DOLLAR BILL gets points based on its value (a nickel is worth five points, a dime is worth 10, etc.), but counts “NEGATIVELY” toward other teams totals.

BRING IT ON!!
• Ashley Patterson, Missouri Southern Financial Aid Counselor, just had a beautiful baby girl, Molly Reagan, in August. We are happy for her to return to work in November!

• Bella (Gawlik) Jones, Missouri Southern Title IV Aid & Compliance Counselor, recently was married to Kyle Jones in August.

• Kristen Keele, advisor at Logan University, is expecting her first bundle of joy in March 2019!

• Holly Allen, Goldfarb School of Nursing, gave birth to Maxwell “Max” Louis Allen on May 9th. Max joins big brother, Theo (pictured right).

• The UMSL Financial Aid Office has six new staff – Sarah Crafton, Veronique Davis, Amber Holt, Kyle Portell, Kaje Sanford, and Zach Young. Please welcome them to MASFAP! Chris Bowen was promoted to Assistant Director of Scholarships.

• Carol Rotach, UMKC, retired the end of August.

• Russ Cobb, Columbia College, is leaving to pursue ministry.

• Jamie Shahin is the new Director of Student Financial Services at Lindenwood University.

• Jennifer Moore, Fontbonne University, is back working in financial aid on a part-time basis.

• Katie Clay is the new Director of Financial Aid at A.T. Still University.

• Vicki Mattocks is retiring from Missouri State as of March 1, 2019.

• Carina Flesch joined Saint Louis University as the Financial Services Specialist for loans in June 2018.

• Meg Kupferer retired from Saint Louis University on June 30, 2018 after 45 years of service.

• Greg Hutchinson joined Saint Louis University as the Coordinator of Compliance in August 2018.

• Mike Ruggless returned to Saint Louis University as the Coordinator of New Students & Outreach in September 2018.

• Cody Whightsil will be joining Saint Louis University in November 2018 as Financial Services Counselor.

• Karen Griffin is a grandma again – William Kincade Lohman was born on April 27th (pictured right) and Emma Grace Griffin arrived on April 29th – Emma joins her big brother Cooper who will be 3 in November (pictured bottom right).

• Barb Kuelker is a new grandma – Nora Ruth Leonardo arrived on July 3rd. (Pictured far left)

• Lorrie Baird just returned from visit with her son Spencer who is in the Air Force. He is currently stationed in North Carolina (pictured left).
MASFAA is happening this week in Minnesota! Check out MASFAP members attending the Missouri dinner at MASFAA—looks like a fun group!
By Melissa Findley, Missouri Scholarship & Loan Foundation

A planning committee continues to work on creating a statewide college access and success network, tentatively called MOCAN. This will be a formal, stand-alone network. Although Missouri has positive things happening in the access and success realm, there is no statewide collaborative effort. The planning committee consists of nonprofits throughout the state, as well as MASFAP. Colette Hadley is the group’s NCAN Facilitator, and she is helping the committee to plan and come together to form and create this network. The next planning meeting is November 2, and the group plans to finalize a mission, vision, goals, and discuss staffing and bylaws. After a consensus is reached, we will present a formal plan to the MOHELA Board for funding, as well as seek other funding to create this resource.

Some of the recommendations from the committee on how a network can help Missouri are:

- Coordination of current efforts in order to be more efficient with resources
- Landscape analysis to discover duplicative offerings and service gaps
- Technical training for service providers and knowledge sharing
- Standardized data collection
- Fostering a collective voice
- Refine servicing offerings for students
- Leading collaborative statewide efforts

What an exciting project - I remain hopeful that in less than a year Missouri will have a formal college access and success network!

Monitor Submission Policy

Articles may be submitted by any person, company or organization for consideration by the MASFAP Monitor staff and are subject to approval prior to publishing in the newsletter. In general, submissions are made by members of the organization. The author's name should be included in the submission. The editor reserves the right to reject or edit the content of any article or information submitted.

Articles will be edited for accuracy, quality and appropriate length. Submissions may be limited to one article per Monitor, per person, company, or organization, depending on space.

Articles are intended to be informational and for the benefit of MASFAP members, not for company promotion or advertising.

If the author is unavailable or a resolution can’t be reached, the editor will refer it to the committee chairperson and President for a decision about publication.

The MASFAP Monitor is brought to you by the Communications Committee. Submissions for the next MASFAP Monitor are due January 11, 2019.
My Favorite TV or Netflix Show is….

Favorite Shows- Doctor Who, This is US and true crime dramas!

Adrienne O’Keefe, Maryville University

My favorite TV or Netflix shows are The Crown, The Voice, and This is Us

Laura Steinbeck, Sallie Mae

My favorite TV Show is Chicago PD!

Laurel Miller, Logan University

Netflix binging on Parks and Rec currently—this show makes me laugh out loud every night, which I need!

Becca Diskin, Missouri Southern State University

My favorite Netflix shows recently are Godless and Chef’s Table.

Zach Greenlee, Missouri Baptist University

My favorite TV shows are the Big Bang Theory, Project Runway, and Dateline.

Samantha Matchefts, University of Missouri—St. Louis

My favorite shows are Atypical, My Crazy Ex-Girlfriend & Law & Order SVU.

Bridgette Betz, Missouri University of Science and Technology

…Big Bang Theory and Forged in Fire.

Brice Baumgardner, Hannibal-LaGrange University

My favorite TV or Netflix shows are The Crown, The Voice, and This is Us

Karen Griffin, East Central College

My favorite Netflix show is Santa Clarita Diet.

Amy Hager, Moberly Area Community College

My favorite TV or Netflix shows are NCIS, NCIS: LA, Big Bang Theory, and the Evening News (my older age is starting to show with this one!)

Tony Lubbers, University of Central Missouri

Favorite TV: Survivor, How to Get Away with Murder

Favorite Netflix: Frankie & Grace, Stranger Things

Dena Norris, Metropolitan Community College

My favorite TV shows are NCIS, NCIS: LA, Big Bang Theory, and the Evening News (my older age is starting to show with this one!)

Tony Lubbers, University of Central Missouri

Favorite Netflix show: The Crown

Kayla Klein, University of Missouri—Columbia

This is Us

Janice Barnes, Saint Louis University

My favorite TV show is Modern Family.

Sarah Bright, Jefferson College
By Kayla Klein, University of Missouri Columbia

We hosted nearly 400 high school counselors at nine workshops across the state. The agenda included common FAFSA questions and mistakes, supporting students through verification, and reading award letters. The program was designed to help counselors get into their comfort zone in speaking to students and families about the FAFSA and financial aid.

I want to thank the Early Awareness Committee and the wonderful hosts that agreed to have these workshops on their campuses. A huge thank you to Marilyn Landrum from MDHE who attended each and every workshop to give an update. The survey results have been very positive, and I think MASFAP should be very proud of these workshops.

Additionally, we have opened the Make a difference scholarship through Scholarship Central and the committee is already reviewing applications. We hope to have the applications narrowed down to the top five for you to vote on at the conference. Your favorite will be awarded a $1,000 scholarship.
High School Counselor Workshops, *Cont.*
Most Families Say College Is Worth the Cost

Submitted By Laura Steinbeck, Director of Business Development, Sallie Mae

How America Values College 2018’ Reveals Most Families Believe They’re Getting a Good Value for the Amount They Spend on College

The clear majority of families believe higher education is well-worth the investment, and most students and parents are willing to stretch themselves financially to make it happen, according to “How America Values College 2018,” the national study from Sallie Mae, the nation’s saving, planning, and paying for college company, and Ipsos, an independent global market research company.

Sixty-six percent of college-going families believe they are getting a good value for the price they’re paying for college: 36 percent report they are paying a fair price, 10 percent say they’re getting somewhat of a bargain, and 20 percent believe the education is worth every penny.

Nearly 80 percent of families say going to college fulfills the American Dream. Eighty-three percent of families believe the student will earn more money with a college degree and the expected median starting salary range after college is $40,000-$59,000. The importance of a college education is rising; 77 percent of students and parents believe a college degree is more important now than it used to be.

“It would appear that families are making smarter decisions when it comes to considering how they pay for a college education – which itself is seen as increasingly essential in today’s competitive job market,” says Julia Clark, senior vice president, Ipsos. “It is especially heartening to see more families recognizing and planning for this expense against the broader backdrop of general economic optimism; clearly the challenges of the recent recession are firmly fixed in the minds of college-bound students and their parents alike.”

Families, even those willing to stretch financially, are taking deliberate, resourceful, and concrete steps to make college more affordable. Forty-five percent of college students are working year-round to earn money for school, and 37 percent of students live at home with parents or relatives to save on housing costs. Sixty-seven percent of students are cutting back their spending, and 24 percent of students are taking classes over a shorter period of time in order to graduate sooner and reduce costs.

“It is human nature not to want to overpay for an important investment, including a college education. Families resoundingly shared that college is worth the cost, and their resourcefulness made it more affordable,” said Raymond J. Quinlan, Chairman and CEO, Sallie Mae. “Still, there is work to do to equip more families with tools and information to create a plan to pay for college. Sallie Mae commits to providing this assistance, which will
not only help families become better prepared to meet college costs, but also make them more confident in the process.”

Planning, and ultimately paying for college, involves terms and jargon that may leave families scratching their heads. When asked a series of true or false questions about certain paying-for-college terminology, 42 percent of families mistakenly believe work-study funds are automatic, more than 20 percent believe “free tuition” means college is free, and 19 percent believe the sticker price is what college will cost them.

“How America Values College 2018” reports the results of 1,907 online interviews Ipsos conducted between April 20 and May 25, 2018, of 957 American parents of undergraduate students and 950 18- to 24-year-old undergraduate students. The survey sample reflected a cross-section of key demographic variables in the United States. Respondents were able to take the survey in English or Spanish.

The complete report and a related infographic are available at SallieMae.com/AmericaValuesCollege.

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**Upcoming 2018 Conferences:**

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<th>MASFAP</th>
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<td>Lake of the Ozarks</td>
<td>Atlanta</td>
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<td>November 5-7, 2018</td>
<td>November 27-30</td>
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**Mark Your Calendar: 2019**

NASFAA—June 24-27, Orlando, Florida
Keri Gilbert and Will Shaffner—Legislative

Minneapolis, MN hosted the annual MASFAA Conference at the Marriott City Center, October 14-17. MASFAA Legislative Committee Co-Chairs, Keri Gilbert and Will Shaffner presented a Pre-Conference Advocacy workshop. Participants spent two hours learning the basics of advocacy, as well as logistics within the House and Senate Leadership and how to focus on building consensus. This session was one of three choices MASFAA attendees could choose from to kick-start the annual conference.

Additionally, please remember to cast your vote! The general Election Day this year, Tuesday, November 6, falls right in the middle of the MASFAA conference, and it is important that you still vote via absentee voting. Since most of us will be outside of our election authority jurisdiction, you are eligible for submit an absentee ballot! Absentee ballots can be obtained in person, by mail, or by fax, and are eligible for submission beginning six weeks prior to an election. To complete a request for an absentee ballot, please visit the Missouri Secretary of State’s website at sos.mo.gov > Elections and Voting > For Voters > Absentee Voting.

How to Advocate

Keri Gilbert, Senior Assistant Director, University of Missouri-Columbia
Will Shaffner, Business Development and Government Relations, MOHELA

Melissa Findley — Communications

Please check out the MASFAAP Blog, called MASFAP Matters, at masfap.org/b. Our next newsletter will be posted in January, please send office updates and other news to me anytime to be included!

Adrianne O’Keefe—Archives

We are always looking for photos from events that are put on by MASFAAP or it’s colleagues. If you have anything that you would like us to add to our archives please send them to aokeefe@maryville.edu.

Bridgette Betz—Technology

The Technology committee has received several volunteers to serve as an AV Team at the conference. We have met and discussed our game plan. You will see us huddling each morning and at least one of us in every room to make sure your conference goes off without a technological hitch! Keep it Real MASFAP!
Laura Steinbeck—Associate Members
Since our members are spread out all over the country, it is a little difficult for us to get together to provide regular support to MASFAP. However, late this summer we were able to coordinate our efforts with the Early Awareness Committee and their high school counselor workshops. We created a document highlighting our associate members that offer free college planning resources. This document was given to all high school counselors that attended the workshops this fall. Based on feedback, the information was positively received. With the 2018 annual conference in the near future, I have also reached out to associate members encouraging them to register to exhibit at the conference in support of our Corporate Support Committee.

Laurel Miller—Awards
The Awards Committee has been busy getting the orders in for the awards and those have been finalized! Currently we are working on years of service certificates and it has been amazing to see so many people still in the profession and hitting those 5 year increments.

Dena Norris—Budget and Finance
The conference is quickly approaching so send in those payments for your Fall conference registration and 2019 membership fees. Don’t forget you have the option to pay online with a debit or credit card.

Becca Diskin—Budget and Finance
On behalf of Budget and Finance, this Treasurer-Elect is busy processing payments for MASFAP Membership, Conference registration, and corporate support!

Sarah Bright—Newcomer
Newcomer Committee has been welcoming new financial aid professionals and encouraging their attendance at the November 2018 MASFAP conference. We have also been making plans for new conference attendees including hosting activities like a scavenger hunt tour of the Lodge of Four Seasons.

It’s time to Register for MASFAP’s Annual Conference!
Go to www.masfap.org and register! Please register soon to help with planning. And have you seen the session list? This program is packed full of important, informative sessions for you!

Visit www.masfap.org/b to view blogs and make comments
By Leroy Wade, Assistant Commissioner for Financial Assistance, MDHE

Earlier this year, the Missouri Department of Higher Education began a review of the state student financial aid system. The review kicked off with the Coordinating Board’s approval of the plan to “convene a new state student financial aid task force to make recommendations for making the system more balanced, responsive, and efficient in the use of state funds devoted to financial aid.”

Phase One of this initiative began in March with the appointment of the task force membership and concluded in June with the board’s approval of the policy framework. Phase Two began in June with the establishment of a state student financial aid committee that is charged with reviewing the current portfolio of state programs based on the policy framework and making recommendations for change to ensure alignment between the two. This committee is primarily composed of student financial aid professionals with inclusive sector representation.

The committee has met monthly since June and will continue to meet in October and November. Review of the current environment within the state as well as the current range of state aid programs has been a primary task of the committee. With assistance from the National Center for Higher Education Management Systems, the committee reviewed statewide data regarding Missouri’s relative position with respect to other states and an overview of the state from the perspective of geography and demographics; enrollment and completion; and tuition and cost of attendance. Some of the results of that review are highlighted below.

- In 2015-2016, unmet need, after adjusting for a reasonable work commitment and excluding student loans, at public four-year institutions averaged more than $6,000 for students with incomes of less than $30,000. On average, students in income groups above $75,000 had little to no unmet need.
- Pell recipients at Missouri’s public institutions are much less likely to complete their degrees within 150 percent of the normal time. For example, at public four-year institutions, the graduation rate of Pell eligible students is 21 percent lower than the overall average.
- Educational attainment (associate degree or above) by county ranges from 56 percent in Boone County to 15 percent in Mississippi County. All but 11 counties have attainment estimates below the state average.

Over the course of the summer, the committee developed a common foundation for their work through refining and operationalizing several of the statements within the policy framework as well as the broad-based data review. The committee has worked to develop specific program attributes and components that will address the issues identified in the data and highlighted in the policy framework. The committee has also discussed different models for organizing the department’s aid portfolio, including the possibility of establishing a single program structure to coordinate all available types of state student assistance. Additionally, they have worked to identify specific program criteria for development regardless of how programs are structured.

Detailed information about the work of the task force, including the final report, and the committee is available at https://dhe.mo.gov/ppc/grants/stateaidreview.php.

As specific proposals are developed, the committee will engage with the policy task force and the broader higher education community to ensure those proposals remain true to the components of the policy framework. MDHE staff plan for the committee to present a slate of recommendations to the Coordinating Board for action in December.
College of the Ozarks is a liberal arts college located just outside Branson, Missouri. Founded in 1906 by Presbyterian minister Reverend James Forsythe as a high school called The School of the Ozarks, the institution became a junior college in 1956 before becoming a four-year bachelor’s program in 1965. It has been called College of the Ozarks since 1990.

The institution provides the opportunity for full-time students to work at one of more than 100 campus jobs or industries to help pay for part of their cost of education. The remaining portion of the students’ expenses is covered through scholarships provided by gifts and contributions from donors who believe in and support the programs and

Jeff Ford, Director of Financial Aid at C of O, has a real safe in his office. Since he is known as the money person, it makes sense. However the safe is full of old papers, no money to be found!

So why does FA have a safe in the office? Actually, the Business Office used to be located in the building many years ago and the safe was used to keep money and other valuable papers. When the Business Office moved to another building, the safe could obviously not be removed as it is integrated into a concrete wall.
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